



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name CVB FINANCIAL CORP.

City/State ONTARIO, CA

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 15,883,697

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	15,327,798	12,890,683	11,302,793	9,521,910	8,290,603
Net income (\$000)	212,521	177,159	207,827	152,003	104,411
Number of BHCs in peer group	130	128	125	118	148

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.71	2.60	55	3.24	2.77	81	3.87	3.01	87	3.69	3.08	84	3.41	3.29	59
+ Non-interest income	0.31	1.04	9	0.38	1.21	10	0.52	1.32	15	0.46	1.31	15	0.50	0.93	21
- Overhead expense	1.24	2.17	3	1.49	2.57	6	1.76	2.69	10	1.89	2.71	10	1.70	2.60	8
- Provision for credit losses	-0.17	-0.09	29	0.18	0.51	13	0.04	0.15	20	0.02	0.14	15	-0.10	0.11	1
+ Securities gains (losses)	0	0.01	23	0	0.02	16	0	0.01	42	0	0	50	0	0.01	54
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	42
= Pretax net operating income (tax equivalent)	1.95	1.66	73	1.95	1.04	92	2.59	1.56	96	2.24	1.57	92	2.33	1.55	95
Net operating income	1.39	1.26	68	1.37	0.81	89	1.84	1.19	96	1.60	1.24	84	1.26	0.95	83
Net income	1.39	1.26	68	1.37	0.82	89	1.84	1.19	96	1.60	1.24	84	1.26	0.95	83
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42				1.11
Percent of Average Earning Assets															
Interest income (tax equivalent)	3	3.06	43	3.71	3.55	57	4.58	4.41	64	4.16	4.24	46	3.74	4.06	22
Interest expense	0.04	0.25	3	0.12	0.52	2	0.22	1.08	1	0.15	0.86	2	0.11	0.54	2
Net interest income (tax equivalent)	2.96	2.80	58	3.59	3.01	82	4.36	3.33	88	4.02	3.38	80	3.64	3.54	54
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.11	33	0	0.27	4	0	0.21	5	-0.04	0.22	4	-0.14	0.10	2
Earnings coverage of net loan and lease losses (X)	85.77	39.72	79	886.43	22.91	97	-6,299.45	24.40	0	-84.10	21.75	5	-27.55	0.97	17
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.82	1.23	18	1.12	1.58	23	0.91	0.83	58	0.82	0.90	40	1.23	0.95	80
Allowance for loan and lease losses / Total loans and leases	0.82	1.20	21	1.12	1.55	24	0.91	0.81	58	0.82	0.89	42	1.23	0.94	81
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.09	0.49	7	0.21	0.71	8	0.13	0.57	7	0.26	0.61	12	0.32	0.57	24
30-89 days past due loans and leases / Total loans and leases	0.03	0.32	3	0.04	0.39	3	0.02	0.43	3	0.07	0.44	7	0.03	0.32	4
Liquidity and Funding															
Net noncore funding dependence	-7.50	-2.33	35	-11.89	3.20	10	5.03	14.45	21	8.01	16.62	24	9.50	13.97	32
Net short-term noncore funding dependence	-7.60	-7.71	45	-12.09	-4.76	20	4.83	3.38	47	7.72	4.66	52	9.24	9.65	45
Net loans and leases / Total assets	49.25	58.67	20	57.25	61.58	27	66.44	63.77	45	66.80	63.98	47	57.69	72.64	8
Capitalization															
Tier 1 leverage ratio	9.18	8.98	62	9.90	9.13	75	12.33	9.76	92	10.98	9.71	84	11.88	10.04	85
Holding company equity capital / Total assets	13.10	10.71	82	13.93	11.16	86	17.67	12.43	94	16.06	12.22	89	12.93	10.84	83
Total equity capital (including minority interest) / Total assets	13.10	10.82	82	13.93	11.29	85	17.67	12.57	94	16.06	12.27	89	12.93	10.89	82
Common equity tier 1 capital / Total risk-weighted assets	14.86	12.42	83	14.77	12.38	83	14.83	12.17	84	13.04	12.12	72	16.43	11.90	90
Net loans and leases / Equity capital (X)	3.76	5.53	14	4.11	5.58	19	3.76	5.21	19	4.16	5.29	22	4.46	6.82	8
Cash dividends / Net income	46.03	28.27	86	55.13	42.30	70	48.57	33.12	80	46.19	27.31	86	56.97	32.32	82
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36				19.39
Growth Rates															
Assets	10.16	10.50	57	27.80	16.68	81	-2.14	9.26	8	39.40	7	94	2.44	9.89	17
Equity capital	3.66	7.46	42	0.70	6.99	20	7.72	10.49	50	73.13	7.89	95	7.91	13.71	47
Net loans and leases	-5.24	3.36	19	10.13	9.07	65	-2.66	9.10	4	61.41	7.89	98	10.10	12.54	55
Noncore funding	33.01	-14.79	93	1.52	-12.18	66	-36.71	6.59	4	6.59	10.67	50	-19.23	-3.35	31
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	4.39	27
Equity investment in subsidiaries / Equity capital	97.96	103.22	19	99.15	102.81	26	100.52	103.22	39	100.82	103.10	42	101.48	105.17	40
Cash from ops + noncash items + op expense / Op expense + dividends	140.79	154.48	50	214.53	147.24	77	114.44	190.27	24	117.04	174.91	26	104.57	100.80	53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	354,688	375,410	394,850	290,299	211,045	-5.52	87.30
Income from lease financing receivables.....	1,906	1,992	2,778	2,985	3,081	-4.32	-47.39
Fully taxable income on loans and leases.....	355,060	375,646	395,465	290,753	211,595	-5.48	86.74
Tax-exempt income on loans and leases.....	1,534	1,756	2,163	2,531	2,531	-12.64	-46.27
Estimated tax benefit on income on loans and leases.....	246	323	392	455	770	-23.93	-72.33
Income on loans and leases (tax equivalent).....	356,840	377,725	398,020	293,739	214,896	-5.53	84.05
Investment interest income (tax equivalent).....	61,252	51,284	57,973	66,420	74,017	19.44	-15.34
Interest on balances due from depository institutions.....	2,569	1,682	2,269	1,642	927	52.73	35.57
Interest income on other earning assets.....	1,043	1,000	1,256	2,063	1,394	4.30	-53.31
Total interest income (tax equivalent).....	421,704	431,691	459,518	363,864	291,234	-2.31	55.98
Interest on time deposits of \$250K or more	264	821	926	1,080	545	-67.84	
Interest on time deposits < \$250K.....	937	2,978	3,496	1,495	596	-68.54	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,145	8,803	12,698	7,250	4,903	-52.91	-4.80
Interest on other borrowings and trading liabilities.....	734	1,682	4,958	2,990	2,252	-56.36	-63.65
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	6,080	14,284	22,078	12,815	8,296	-57.43	-23.77
Net interest income (tax equivalent).....	415,624	417,407	437,440	351,049	282,938	-0.43	58.40
Non-interest income.....	47,855	48,907	58,894	43,446	41,610	-2.15	38.13
Adjusted operating income (tax equivalent)	463,479	466,314	496,334	394,495	324,548	-0.61	56.04
Overhead expense.....	190,771	192,119	198,597	179,876	140,647	-0.70	39.88
Provision for credit losses.....	-26,500	23,500	5,000	1,500	-8,500		
Securities gains (losses)	0	0	5	0	402		-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	298,722	250,874	292,742	213,119	192,803	19.07	78.24
Applicable income taxes	85,127	72,361	83,247	59,112	84,384	17.64	39.88
Tax equivalent adjustments	1,074	1,354	1,668	2,004	4,008	-20.68	-79.77
Applicable income taxes (tax equivalent).....	86,201	73,715	84,915	61,116	88,392	16.94	30.28
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	212,521	177,159	207,827	152,003	104,411	19.96	109.53
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	212,521	177,159	207,827	152,003	104,411	19.96	109.53
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	212,521	177,159	207,827	152,003	104,411	19.96	109.53
Investment securities income (tax equivalent).....	61,252	51,284	57,973	66,420	74,017	19.44	-15.34
US Treasury and agency securities (excluding mortgage-backed securities)	9,525	2,438	3,062	3,508	3,714	290.69	114.29
Mortgage-backed securities	45,539	42,211	46,604	52,745	56,333	7.88	-7.02
All other securities	6,188	6,635	8,307	10,167	13,970	-6.73	-67.30
Cash dividends declared.....	97,814	97,665	100,940	70,203	59,483	0.15	88.65
Common	97,814	97,665	100,940	70,203	59,483	0.15	88.65
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent)
 Less: Interest expense
 Equals: Net interest income (tax equivalent)
 Plus: Non-interest income
 Equals: adjusted operating income (tax equivalent)
 Less: Overhead expense
 Less: Provision for credit losses
 Plus: Realized gains (losses) on held-to-maturity securities
 Plus: Realized gains (losses) on available-for-sale securities
 Plus: other tax equivalent adjustments
 Equals: Pretax net operating income (tax equivalent)

 Less: Applicable income taxes (tax equivalent)
 Less: Minority interest
 Equals: Net operating income

 Plus: Net extraordinary items
 Equals: Net income
 Memo: Net income (last four quarters)
 Net income—BHC and noncontrolling (minority) interest

Margin Analysis

Average earning assets / Average assets
 Average interest-bearing funds / Average assets
 Interest income (tax equivalent) / Average earning assets
 Interest expense / Average earning assets
 Net interest income (tax equivalent) / Average earning assets

Yield or Cost

Total loans and leases (tax equivalent)
 Interest-bearing bank balances
 Federal funds sold and reverse repos
 Trading assets
 Total earning assets

Investment securities (tax equivalent)
 US Treasury and agency securities (excluding mortgage-backed securities)
 Mortgage-backed securities
 All other securities

Interest-bearing deposits
 Time deposits of \$250K or more
 Time deposits < \$250K
 Other domestic deposits
 Foreign deposits

Federal funds purchased and repos
 Other borrowed funds and trading liabilities
 All interest-bearing funds

12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct			
Interest income (tax equivalent)	2.75	2.85	41	3.35	3.27	56	4.07	4	57	3.82	3.87	48	3.51	3.78	26		
Less: Interest expense	0.04	0.23	3	0.11	0.48	2	0.20	0.98	1	0.13	0.79	1	0.10	0.50	2		
Equals: Net interest income (tax equivalent)	2.71	2.60	55	3.24	2.77	81	3.87	3.01	87	3.69	3.08	84	3.41	3.29	59		
Plus: Non-interest income	0.31	1.04	9	0.38	1.21	10	0.52	1.32	15	0.46	1.31	15	0.50	0.93	21		
Equals: adjusted operating income (tax equivalent)	3.02	3.70	13	3.62	4.04	32	4.39	4.41	48	4.14	4.46	35	3.91	4.26	36		
Less: Overhead expense	1.24	2.17	3	1.49	2.57	6	1.76	2.69	10	1.89	2.71	10	1.70	2.60	8		
Less: Provision for credit losses	-0.17	-0.09	29	0.18	0.51	13	0.04	0.15	20	0.02	0.14	15	-0.10	0.11	1		
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	46		
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	23	0	0.02	17	0	0.01	43	0	0	50	0	0.01	55		
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	42		
Equals: Pretax net operating income (tax equivalent)	1.95	1.66	73	1.95	1.04	92	2.59	1.56	96	2.24	1.57	92	2.33	1.55	95		
Less: Applicable income taxes (tax equivalent)	0.56	0.38	87	0.57	0.23	96	0.75	0.36	96	0.64	0.33	94	1.07	0.59	94		
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	47		
Equals: Net operating income	1.39	1.26	68	1.37	0.81	89	1.84	1.19	96	1.60	1.24	84	1.26	0.95	83		
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	49		
Equals: Net income	1.39	1.26	68	1.37	0.82	89	1.84	1.19	96	1.60	1.24	84	1.26	0.95	83		
Memo: Net income (last four quarters)	1.39	1.26	68	1.37	0.82	89	1.84	1.19	95	1.60	1.24	83	1.26	0.95	83		
Net income—BHC and noncontrolling (minority) interest	1.39	1.27	68	1.37	0.83	89	1.84	1.20	95	1.60	1.25	84	1.26	0.95	82		
Margin Analysis																	
Average earning assets / Average assets	91.76	93.08	31	90.24	92.32	22	88.72	91.05	26	91.80	91.48	53	93.86	93.19	58		
Average interest-bearing funds / Average assets	33.62	61.99	1	34.06	64.06	1	35.80	65.57	2	38.05	65.56	1	40.08	70.06	2		
Interest income (tax equivalent) / Average earning assets	3	3.06	43	3.71	3.55	57	4.58	4.41	64	4.16	4.24	46	3.74	4.06	22		
Interest expense / Average earning assets	0.04	0.25	3	0.12	0.52	2	0.22	1.08	1	0.15	0.86	2	0.11	0.54	2		
Net interest income (tax equivalent) / Average earning assets	2.96	2.80	58	3.59	3.01	82	4.36	3.33	88	4.02	3.38	80	3.64	3.54	54		
Yield or Cost																	
Total loans and leases (tax equivalent)	4.42	4.01	77	4.68	4.27	76	5.27	5.09	68	4.98	4.95	58	4.65	4.52	61		
Interest-bearing bank balances	0.13	0.14	42	0.15	0.27	15	3.76	2.04	94	1.54	1.64	36	0.99	1.13	39		
Federal funds sold and reverse repos				0.25			0.68			2.44			2.17		0.29	0.83	23
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21	0	1.11	19	0	0.48	35		
Total earning assets	2.99	3.04	43	3.70	3.51	58	4.57	4.36	65	4.14	4.20	47	3.69	3.98	24		
Investment securities (tax equivalent)	1.52	1.77	33	2.09	2.25	32	2.48	2.76	28	2.44	2.68	32	2.42	2.61	38		
US Treasury and agency securities (excluding mortgage-backed securities)	1.62	1.14	82	2.32	1.75	79	2.43	2.32	67	2.39	2.05	76	2.20	1.66	80		
Mortgage-backed securities	1.28	1.57	26	1.90	2.05	29	2.37	2.61	17	2.38	2.50	39	2.23	2.19	54		
All other securities	2.56	2.81	43	3.16	3.24	53	3.35	4.06	31	3.48	4.20	39	4.06	3.85	55		
Interest-bearing deposits	0.12	0.21	28	0.32	0.53	26	0.48	1.10	10	0.32	0.81	8	0.22	0.52	7		
Time deposits of \$250K or more	0.28	0.66	10	0.76	1.42	7	0.80	1.96	4	0.94	1.44	13					
Time deposits < \$250K	0.34	0.62	19	0.89	1.36	14	0.94	1.82	9	0.44	1.29	8					
Other domestic deposits	0.10	0.15	38	0.25	0.36	36	0.42	0.93	12	0.28	0.67	10					
Foreign deposits		0.14			0.42			1.19			0.97			0.84			
Federal funds purchased and repos	0.09	0.17	44	0.24	0.62	15	0.47	1.86	15	0.31	1.51	11	0.27	0.68	38		
Other borrowed funds and trading liabilities	0	1.27	2	0.04	1.50	3	2.25	2.38	41	2.06	2.28	41	1	1.48	11		
All interest-bearing funds	0.12	0.37	9	0.33	0.74	10	0.55	1.49	3	0.35	1.19	4	0.25	0.71	5		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	47,855	48,907	58,894	43,446	41,610
Fiduciary activities income	9,045	8,314	8,224	7,926	8,610
Service charges on deposit accounts - domestic	18,003	17,326	20,752	17,070	15,809
Trading revenue.....	170	-13	143	-52	230
Investment banking fees and commissions.....	2,468	1,505	1,236	794	1,168
Insurance activities revenue.....	58	159	65	54	67
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	1,412	1,281	4,763	3,526	3,351
Other non-interest income.....	16,699	20,335	23,711	14,128	12,375
Total overhead expenses	190,771	192,119	198,597	179,876	140,647
Personnel expense.....	119,300	121,204	121,063	101,697	88,319
Net occupancy expense.....	19,747	20,548	20,323	20,131	16,312
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	8,240	9,352	10,798	5,254	1,329
Other operating expenses.....	43,484	41,015	46,413	52,794	34,687
Fee income on mutual funds and annuities.....	1,428	863	597	597	1,036
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	975	992	1,017	1,023	804
Average personnel expense per employee.....	122.36	122.18	119.04	99.41	109.85
Average assets per employee.....	15,720.82	12,994.64	11,113.86	9,307.83	10,311.70

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.98	2.17	64	1.76	2.02	52	1.01	2.72	34	1.37	3.08	40	2.49	1.89
Overhead expenses / Net Interest Income + non-interest income	41.26	59.28	7	41.32	62.28	4	40.15	61.29	2	45.83	60.88	10	43.88	62.21
Percent of Average Assets														
Total overhead expense	1.24	2.17	3	1.49	2.57	6	1.76	2.69	10	1.89	2.71	10	1.70	2.60
Personnel expense.....	0.78	1.21	11	0.94	1.30	16	1.07	1.41	19	1.07	1.44	16	1.07	1.47
Net occupancy expense.....	0.13	0.23	14	0.16	0.26	13	0.18	0.28	15	0.21	0.28	21	0.20	0.32
Other operating expenses.....	0.34	0.72	3	0.39	0.94	3	0.51	0.97	5	0.61	0.97	11	0.43	0.79
Overhead less non-interest income	0.93	1.10	33	1.11	1.25	38	1.24	1.32	41	1.43	1.38	50	1.19	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	41.16	58.83	6	41.20	61.82	4	40.01	60.64	2	45.60	60.37	10	43.34	61.01
Personnel expense.....	25.74	32.93	17	25.99	32.36	20	24.39	32.39	14	25.78	32.51	18	27.21	34.72
Net occupancy expense.....	4.26	6.23	21	4.41	6.58	16	4.09	6.52	11	5.10	6.48	21	5.03	7.51
Other operating expenses.....	11.16	19.18	3	10.80	22.28	3	11.53	21.20	0	14.71	20.90	7	11.10	18.30
Total non-interest income	10.33	27.67	9	10.49	28.83	10	11.87	29.23	10	11.01	28.50	13	12.82	21.24
Fiduciary activities income	1.95	2.20	52	1.78	2.09	53	1.66	1.97	54	2.01	2.14	56	2.65	1.95
Service charges on domestic deposit accounts	3.88	3.27	58	3.72	3.27	58	4.18	3.88	52	4.33	4.15	52	4.87	3.83
Trading revenue.....	0.04	0.62	52	0	1.28	6	0.03	1.18	40	-0.01	0.85	9	0.07	0.07
Investment banking fees and commissions.....	0.53	2.58	29	0.32	2.46	22	0.25	3.54	17	0.20	3.42	17	0.36	0.92
Insurance activities revenue.....	0.01	0.36	35	0.03	0.41	42	0.01	0.47	32	0.01	0.47	33	0.02	0.44
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.48
Net servicing fees	0	0.60	14	0	0.01	42	0	0.28	21	0	0.65	9	0	0.40
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.48
Net gain (loss) - sales of loans, OREO, and other assets	0.30	3.30	18	0.27	3.92	21	0.96	1.86	40	0.89	1.61	47	1.03	2.38
Other non-interest income.....	3.60	9.27	12	4.36	9.65	22	4.78	10.04	18	3.58	9.86	9	3.81	7.34
Overhead less non-interest income	30.84	30.52	42	30.71	31.93	44	28.15	31.06	35	34.58	31.46	52	30.52	39.09
Applicable income taxes / Pretax net operating income (tax equivalent).....	28.50	21.18	97	28.84	18.63	96	28.44	20.56	93	27.74	19.04	96	43.77	33.75
Applicable income tax + TE / Pretax net operating income + TE	28.86	22.67	96	29.38	21.18	94	29.01	23.23	90	28.68	21.56	95	45.85	38.57

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	6,471,587	6,292,297	6,264,123	6,381,028	3,993,561	2.85	81.68
Commercial and industrial loans	820,079	1,536,825	837,962	907,619	407,225	-46.64	109.22
Loans to individuals	8,187	17,299	15,771	13,150	13,129	-52.67	-61.70
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	386,082	360,939	361,764	373,147	338,640	6.97	11.82
Other loans and leases	201,778	141,448	98,009	102,717	84,365	42.65	147.79
Less: Unearned income	0	0	13,052	13,050	6,289		-100.00
Loans and leases, net of unearned income	7,887,713	8,348,808	7,564,577	7,764,611	4,830,631	-5.52	79.47
Less: Allowance for loan and lease losses	65,019	93,692	68,660	63,613	59,585	-30.60	5.65
Net loans and leases	7,822,694	8,255,116	7,495,917	7,700,998	4,771,046	-5.24	80.52
Debt securities that reprice or mature in over 1 year	5,083,409	2,974,196	2,405,570	2,473,082	2,885,290	70.92	60.47
Mutual funds and equity securities	16,693	12,179	0	0	0	37.06	
Subtotal	12,922,796	11,241,491	9,901,487	10,174,080	7,656,336	14.96	72.27
Interest-bearing bank balances	1,668,535	1,879,418	30,139	27,610	42,488	-11.22	3234.67
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	25,401	2,464	8,259	4,727	24,834	930.88	83.19
Trading assets	1,083	889	880	716	751	21.82	114.03
Total earning assets	14,617,815	13,124,262	9,940,765	10,207,133	7,724,409	11.38	93.21
Non-interest-bearing cash and due from depository institutions	90,012	122,305	158,310	144,008	119,841	-26.40	-24.64
Premises, fixed assets, and leases	67,479	69,368	71,156	56,608	45,251	-2.72	62.40
Other real estate owned	0	3,392	4,889	420	4,527	-100.00	-100.00
Investment in unconsolidated subsidiaries	0	774	774	774	774	-100.00	-100.00
Intangible and other assets	1,108,391	1,099,213	1,106,556	1,120,210	375,784	0.83	224.37
Total assets	15,883,697	14,419,314	11,282,450	11,529,153	8,270,586	10.16	96.73
Quarterly average assets	16,005,842	13,945,932	11,354,766	11,549,089	8,311,642	14.77	98.72
Average loans and leases (YTD)	8,067,487	8,064,844	7,553,120	5,896,552	4,621,972	0.03	92.33
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	7,887,713	8,348,808	7,564,577	7,764,611	4,830,631	-5.52	79.47
Real estate loans secured by 1–4 family	442,334	497,276	518,826	556,622	382,594	-11.05	12.99
Commercial real estate loans	5,664,844	5,480,594	5,479,196	5,569,096	3,393,470	3.36	89.63
Construction and land development	62,265	85,144	123,767	127,777	77,982	-26.87	-27.50
Multifamily	644,730	618,702	586,637	547,940	311,419	4.21	130.08
Nonfarm nonresidential	4,957,849	4,776,748	4,768,792	4,893,379	3,004,069	3.79	89.14
Real estate loans secured by farmland	364,409	314,427	266,101	255,310	217,497	15.90	98.99
Total investment securities	5,125,503	2,988,839	2,413,829	2,477,809	2,910,124	71.49	61.10
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	576,898	98,663	117,366	138,274	159,716	484.72	211.16
Municipal securities	240,478	218,557	235,413	281,766	324,171	10.03	-35.18
Mortgage-backed securities	4,291,434	2,659,440	2,061,050	2,057,769	2,426,237	61.37	63.79
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	16,693	12,179	0	0	0	37.06	
Available-for-sale securities	3,182,840	2,398,034	1,739,377	1,733,369	2,080,234	32.73	40.22
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	29,467	30,285	39,354	44,810	55,496	-2.70	-63.20
Mortgage-backed securities	3,153,373	2,367,749	1,700,023	1,688,559	2,024,738	33.18	44.52
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-4,276	25,597	4,497	-22,903	-10,675		
Available-for-sale securities appreciation (depreciation)	-1,326	54,749	21,900	-23,581	2,854		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,179,385	1,808,709	1,637,628	1,663,279	1,910,398	20.49	-0.64

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	8,104,056	7,455,387	5,245,517	5,204,787	3,846,436	8.70	120.61
NOW, ATS and transaction accounts	655,333	517,976	454,565	460,972	433,971	26.52	60.99
Time deposits less brokered deposits < \$250K	247,830	301,394	338,440	406,518	143,854	-17.77	
MMDA and other savings accounts	3,889,371	3,361,444	2,558,538	2,629,787	1,881,099	15.71	110.66
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	12,896,590	11,636,201	8,597,060	8,702,064	6,305,360	10.83	115.62
Time deposits of \$250K or more	79,852	100,300	107,868	125,426	108,497	-20.39	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	644,669	439,406	428,659	442,255	553,773	46.71	6.91
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	5,000	0	280,000	0	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	0	0	0	0	0	
Brokered deposits < \$250K	0	0	0	0	132,996		
Noncore funding	724,521	544,706	536,527	847,681	795,266	33.01	-26.42
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	0	25,774	25,774	25,774	25,774	-100.00	-100.00
Other liabilities	181,083	204,643	128,991	102,444	74,920	-11.51	98.20
Total liabilities	13,802,194	12,411,324	9,288,352	9,677,963	7,201,320	11.21	94.87
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,209,903	1,211,780	1,298,792	1,293,669	573,453	-0.15	127.77
Common surplus	0	0	0	0	0	0	
Retained earnings	875,568	760,861	682,692	575,805	494,361	15.08	94.79
Accumulated other comprehensive income	-3,968	35,349	12,614	-18,284	1,452		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	2,081,503	2,007,990	1,994,098	1,851,190	1,069,266	3.66	110.07
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	2,081,503	2,007,990	1,994,098	1,851,190	1,069,266	3.66	110.07
Total liabilities and capital	15,883,697	14,419,314	11,282,450	11,529,153	8,270,586	10.16	96.73
Memoranda							
Non-interest-bearing deposits	8,104,056	7,455,387	5,245,517	5,204,787	3,846,436	8.70	120.61
Interest-bearing deposits	4,872,386	4,281,114	3,459,411	3,622,703	2,700,417	13.81	84.83
Total deposits	12,976,442	11,736,501	8,704,928	8,827,490	6,546,853	10.56	105.66
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,007,990	1,994,098	1,851,190	1,069,266	990,862		
Accounting restatements	0	-1,325	0	0	0	0	
Net income	212,521	177,159	207,827	152,003	104,411		
Net sale of new perpetual preferred stock	0	0	0	0	0	0	
Net sale of new common stock	6,460	5,760	7,763	5,209	5,636		
Sale of treasury stock	0	0	0	0	0	0	
Less: Purchase of treasury stock	8,337	92,772	2,640	7,760	1,128		
Changes incident to business combinations	0	0	0	722,767	37,637		
Less: Dividends declared	97,814	97,665	100,940	70,203	59,483		
Change in other comprehensive income	-39,317	22,735	30,898	-20,092	-8,719		
Changes in debit to ESOP liability	0	0	0	0	0	0	
Other adjustments to equity capital	0	0	0	0	50		
Holding company equity capital, ending balance	2,081,503	2,007,990	1,994,098	1,851,190	1,069,266		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	40.74	36.25	57	43.64	36.22	62	55.52	37.78	80	55.35	37.19	81	48.29	53.41	33
Commercial and industrial loans	5.16	10.76	17	10.66	13.52	33	7.43	12.02	27	7.87	12.85	26	4.92	10.82	18
Loans to individuals	0.05	3.36	9	0.12	3.40	10	0.14	4.20	11	0.11	4.31	12	0.16	2.58	14
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0	45
Agricultural loans.....	2.43	0.18	95	2.50	0.19	94	3.21	0.24	94	3.24	0.30	94	4.09	0.51	94
Other loans and leases.....	1.27	4.47	23	0.98	4.63	17	0.87	5.01	11	0.89	5	13	1.02	2.62	36
Net loans and leases.....	49.25	58.67	20	57.25	61.58	27	66.44	63.77	45	66.80	63.98	47	57.69	72.64	8
Debt securities over 1 year.....	32	19.46	88	20.63	15.55	72	21.32	14.60	86	21.45	14.63	82	34.89	13.96	94
Mutual funds and equity securities	0.11	0.06	71	0.08	0.05	75	0	0.06	13	0	0.06	12	0	0.07	15
Subtotal	81.36	79.22	50	77.96	78.16	34	87.76	79.65	77	88.25	79.97	83	92.57	87.26	90
Interest-bearing bank balances	10.50	8.50	64	13.03	7.51	86	0.27	3.06	6	0.24	3.04	4	0.51	2.34	26
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	0.02	35
Debt securities 1 year or less	0.16	1.56	13	0.02	1.68	3	0.07	1.91	6	0.04	1.96	7	0.30	1.92	20
Trading assets	0.01	0.49	41	0.01	1.01	37	0.01	1.19	32	0.01	1.33	34	0.01	0.02	73
Total earning assets.....	92.03	91.77	52	91.02	91.05	50	88.11	89.53	31	88.53	89.74	35	93.40	92.22	66
Non-interest cash and due from depository institutions.....	0.57	0.82	25	0.85	1.07	32	1.40	1.14	69	1.25	1.21	52	1.45	1.26	64
Other real estate owned.....	0	0.01	9	0.02	0.02	65	0.04	0.03	71	0	0.04	17	0.05	0.06	59
All other assets.....	7.40	7.35	52	8.13	7.82	56	10.49	9.27	68	10.22	8.98	66	5.15	6.45	30
Memoranda															
Short-term investments	10.66	11.47	51	13.05	11.17	71	0.34	7.63	0	0.28	7.80	0	0.81	4.63	6
U.S. Treasury securities.....	0	1.47	10	0	0.84	17	0	1.03	11	0	1.04	14	0	0.22	31
US agency securities (excluding mortgage-backed securities)	3.63	0.82	90	0.68	0.63	68	1.04	0.54	76	1.20	0.69	80	1.93	1.50	66
Municipal securities	1.51	1.73	58	1.52	1.69	57	2.09	1.34	70	2.44	1.62	68	3.92	2.97	73
Mortgage-backed securities	27.02	14.14	90	18.44	11.75	83	18.27	11.44	84	17.85	11.13	87	29.34	9.19	97
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.23	34
Other debt securities	0	0.53	8	0	0.42	10	0	0.39	9	0	0.41	9	0	0.48	16
Loans held-for-sale.....	0	0.55	7	0	0.52	7	0	0.39	7	0	0.30	8	0	0.32	10
Loans held for investment	49.66	58.06	22	57.90	61.72	28	67.05	63.50	45	67.35	63.93	48	58.41	72.42	9
Real estate loans secured by 1–4 family	2.78	11.46	11	3.45	11.91	17	4.60	13.29	18	4.83	13.46	17	4.63	16.44	9
Revolving	0.47	1.42	26	0.56	1.66	28	0.83	2.07	31	0.98	2.27	33	0.45	2.71	18
Closed-end, secured by first liens	2.21	9.67	12	2.70	9.81	16	3.46	10.69	18	3.44	10.57	18	4.05	13.03	12
Closed-end, secured by junior liens	0.10	0.17	47	0.18	0.22	55	0.30	0.28	63	0.40	0.31	68	0.12	0.39	24
Commercial real estate loans	35.66	22.69	81	38.01	22.22	87	48.56	22.23	95	48.30	21.58	95	41.03	33.79	72
Construction and land development	0.39	3.34	14	0.59	3.40	18	1.10	3.44	28	1.11	3.51	25	0.94	4.55	10
Multifamily	4.06	3.57	68	4.29	3.12	72	5.20	3.01	81	4.75	2.72	83	3.77	5.32	50
Nonfarm nonresidential	31.21	14.57	93	33.13	14.72	96	42.27	14.69	98	42.44	14.44	98	36.32	22.30	93
Real estate loans secured by farmland	2.29	0.30	96	2.18	0.33	93	2.36	0.36	94	2.21	0.41	92	2.63	0.81	86

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	82.05	61.05	84	75.37	57.15	84	82.81	57.46	92	82.18	56.49	91	82.67	73.20	66
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	82.05	61.05	84	75.37	57.15	84	82.81	57.46	92	82.18	56.49	91	82.67	73.20	66
Real estate loans secured by 1–4 family.....	5.61	19.86	12	5.96	19.43	13	6.86	20.75	12	7.17	21.10	11	7.92	22.92	12
Revolving	0.95	2.43	28	0.98	2.64	25	1.24	3.15	31	1.46	3.50	30	0.78	3.76	19
Closed-end.....	4.65	17.24	12	4.98	16.59	14	5.61	17.39	14	5.71	17.39	14	7.14	18.68	16
Commercial real estate loans	71.82	37.86	95	65.65	34.63	95	72.43	33.52	98	71.72	32.14	98	70.25	46.38	91
Construction and land development.....	0.79	5.65	12	1.02	5.26	16	1.64	5.09	22	1.65	5.20	21	1.61	6.35	12
1–4 family.....	0.36	1.18	38	0.42	0.93	42	0.54	0.94	48	0.91	1.02	57	0.85	1.50	44
Other.....	0.43	4.40	6	0.60	4.19	10	1.10	4.02	19	0.73	4.05	13	0.76	4.76	8
Multifamily.....	8.17	5.78	76	7.41	4.96	74	7.76	4.69	80	7.06	4.10	82	6.45	7.13	59
Nonfarm nonresidential	62.86	24.56	99	57.21	22.93	98	63.04	22.15	98	63.02	21.40	98	62.19	30.84	98
Owner-occupied.....	24.81	8.29	98	24.39	7.68	98	27.27	7.72	98	27.70	8.03	98	21.20	10.55	95
Other.....	38.05	15.94	98	32.83	14.95	97	35.77	14.34	98	35.32	13.38	98	40.98	19.91	97
Real estate loans secured by farmland.....	4.62	0.54	96	3.77	0.54	94	3.52	0.55	94	3.29	0.63	90	4.50	1.19	87
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0	45
Commercial and industrial loans	10.40	18.86	19	18.41	22.17	37	11.08	19.53	22	11.69	20.32	22	8.43	15.52	21
Loans to individuals	0.10	6.24	9	0.21	6.13	10	0.21	7.13	8	0.17	7.36	10	0.27	3.90	18
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	0.03	34
Agricultural loans.....	4.89	0.34	95	4.32	0.32	94	4.78	0.37	94	4.81	0.46	94	7.01	0.76	94
Other loans and leases.....	2.56	8.75	24	1.69	9.09	19	1.30	9.85	11	1.32	9.66	14	1.75	3.75	43
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	439.81	391.81	56	447.53	381.27	56	453	391.26	54	508.51	379.80	67	386.69	518.19	22
Real estate loans secured by 1–4 family.....	30.06	126.06	10	35.37	125.03	14	37.52	138.18	12	44.36	137.84	13	37.05	159.68	7
Revolving	5.11	15.44	26	5.79	17.42	27	6.81	21.26	29	9.04	23.33	31	3.63	26.74	17
Closed-end.....	24.95	108.85	12	29.58	106.14	15	30.71	115.20	15	35.31	112.79	16	33.41	130.06	8
Commercial real estate loans	384.98	245.88	81	389.80	234.65	87	396.24	229.44	86	443.81	219.72	93	328.58	328.67	52
Construction and land development.....	4.23	35.95	11	6.06	35.62	17	8.95	34.95	22	10.18	35.36	25	7.55	44.44	10
1–4 family.....	1.95	7.42	36	2.48	6.34	41	2.94	6.61	43	5.64	7.04	56	3.98	10.44	30
Other.....	2.28	28.11	6	3.58	28.16	11	6.01	27.32	20	4.54	27.26	19	3.57	33.34	7
Multifamily.....	43.82	38.66	70	44	32.74	74	42.42	31.04	74	43.67	27.85	82	30.15	51.49	41
Nonfarm nonresidential	336.94	158.05	93	339.74	155.06	96	344.86	152.10	94	389.96	147.22	98	290.88	217.26	79
Owner-occupied.....	132.98	52.99	94	144.82	52.37	96	149.20	53.07	95	171.43	54.89	97	99.18	73.43	74
Other.....	203.96	102.54	92	194.92	100.54	92	195.66	97.41	92	218.53	91.80	96	191.70	140.40	77
Real estate loans secured by farmland.....	24.77	3.22	94	22.36	3.44	93	19.24	3.60	91	20.35	4.02	89	21.06	7.80	82
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.01	45
Commercial and industrial loans	55.73	114.45	20	109.30	139.91	35	60.60	122.02	23	72.33	128.82	28	39.43	105.25	12
Loans to individuals	0.56	34.55	10	1.23	37.47	11	1.14	43.51	9	1.05	42.67	10	1.27	23.98	13
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	0.19	34
Agricultural loans.....	26.24	1.86	96	25.67	1.88	95	26.16	2.18	95	29.74	2.72	95	32.79	4.90	92
Other loans and leases.....	13.71	51.06	23	10.06	49.54	16	7.09	52.44	9	8.19	51.79	11	8.17	25.83	34
Supplemental															
Non-owner occupied CRE loans / Gross loans	47.23	30.07	85	41.51	27.32	84	45.23	26.45	88	44.07	24.79	89	49.13	35.69	82
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	253.16	195.33	70	246.46	183.76	67	247.44	178.57	70	272.69	167.93	81	229.81	253.35	44
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	386.14	252.85	82	391.27	240.85	86	396.64	236.10	86	444.12	225.98	92	328.98	331.68	51

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	10.66	11.47	51	13.05	11.17	71	0.34	7.63	0	0.28	7.80	0	0.81	4.63	6
Liquid assets	41.73	29.03	82	32.64	26.22	73	20.99	22.44	56	20.54	22.72	57	33.24	15.94	93
Investment securities	32.27	21.63	83	20.73	17.85	65	21.39	16.99	75	21.49	17.27	71	35.19	16.65	92
Net loans and leases	49.25	58.67	20	57.25	61.58	27	66.44	63.77	45	66.80	63.98	47	57.69	72.64	8
Net loans, leases and standby letters of credit	49.53	59.49	19	57.61	62.48	27	66.90	64.84	43	67.26	65.07	46	58.14	73.08	8
Core deposits	81.19	75.71	67	80.70	70.67	83	76.20	63.09	82	75.48	62.13	81	76.24	69.79	75
Noncore funding	4.56	10.30	29	3.78	14.13	10	4.76	19.36	7	7.35	21.34	9	9.62	17.09	23
Time deposits of \$250K or more	0.50	1.58	16	0.70	2.11	17	0.96	2.94	16	1.09	2.89	23	1.31	3.54	14
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0	49
Federal funds purchased and repos	4.06	1.23	86	3.05	1.47	79	3.80	1.94	78	3.84	1.97	78	6.70	1.20	97
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	4.06	0.54	93	3.05	0.54	89	3.80	0.48	92	3.84	0.54	93	6.70	1.21	97
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	1	11	0.03	1.24	26	0	3.01	1	2.43	3.67	44	0	4.47	6
Earning assets that reprice within 1 year	21.30	37.37	15	25.07	39.38	17	17.91	39.29	5	19.91	40.29	7	17.32	33.41	14
Interest-bearing liabilities that reprice within 1 year	1.91	6.39	9	2.51	8.20	10	3.25	10.19	9	3.46	10.01	14	4.28	16.67	7
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	0.19	38
Net assets that reprice within 1 year	19.38	29.65	23	22.55	29.11	36	14.65	26.63	16	16.45	27.38	27	13.04	15.65	39
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-7.50	-2.33	35	-11.89	3.20	10	5.03	14.45	21	8.01	16.62	24	9.50	13.97	32
Net short-term noncore funding dependence	-7.60	-7.71	45	-12.09	-4.76	20	4.83	3.38	47	7.72	4.66	52	9.24	9.65	45
Short-term investment / Short-term noncore funding	237.90	273.46	57	360	184.19	82	7.43	77.77	5	3.96	66.46	3	8.69	46.67	15
Liquid assets - short-term noncore funding / Nonliquid assets	63.92	36.68	82	43.07	28.18	77	20.76	16.97	68	16.93	16.04	63	35.75	3.68	95
Net loans and leases / Total deposits	60.28	72.79	22	70.34	79.43	28	86.11	90.31	37	87.24	90.08	40	72.88	92.86	10
Net loans and leases / Core deposits	60.66	78.25	16	70.94	88.34	19	87.19	103.93	26	88.50	105	22	75.67	105.03	8
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.30	0.12	29	1.95	1.57	64	0.34	0.72	43	-1.92	-0.82	17	-1.10	-0.05	3
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.09	-0.25	56	4.17	4.31	59	1.67	1.36	63	-1.98	-1.98	51	0.29	-0.62	82
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	37.58	14.28	83	19.36	11.38	70	27.94	12.67	77	30.04	16.19	71	28.52	13.07	77
Available-for-sale securities	62.10	83.77	15	80.23	87.23	29	72.06	85.40	24	69.96	81.88	28	71.48	86.93	22
U.S. Treasury securities	0	6.70	10	0	4.72	16	0	6.15	11	0	6.99	14	0	1.33	31
US agency securities (excluding mortgage-backed securities)	11.26	4.12	83	3.30	4.01	65	4.86	3.49	71	5.58	4.02	72	5.49	10.16	49
Municipal securities	4.69	8.22	48	7.31	9.83	53	9.75	7.75	67	11.37	9.16	61	11.14	17.86	41
Mortgage-backed securities	83.73	66.54	76	88.98	66.64	81	85.39	67.43	76	83.05	65.45	77	83.37	55.76	87
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.31	34
Other debt securities	0	3.08	8	0	3.01	9	0	2.94	9	0	2.79	9	0	3.25	16
Mutual funds and equity securities	0.33	0.29	67	0.41	0.35	69	0	0.40	13	0	0.42	11	0	0.58	15
Debt securities 1 year or less	0.50	7.78	7	0.08	10.55	2	0.34	11.86	3	0.19	11.91	4	0.85	11.90	12
Debt securities 1 to 5 years	22.28	18.25	64	1.65	17.03	12	1.64	17.94	12	2.14	19.18	15	1.53	23.53	6
Debt securities over 5 years	76.90	71.11	54	97.86	69.86	94	98.02	66.02	98	97.67	64.73	97	97.62	60.73	95
Pledged securities	42.52	32.26	67	60.52	35.67	78	67.84	30.57	92	67.13	33.30	90	65.65	46.78	72
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.08	40
Percent Change from Prior Like Quarter															
Short-term investments	-9.99	27.98	26	4,800.99	183.32	99	18.74	26.69	52	-51.97	6.77	2	5.35	6.96	60
Investment securities	71.49	31.36	86	23.82	23.62	62	-2.58	11.75	20	-14.86	9.42	6	-8.53	4.99	16
Core deposits	10.83	16.94	35	35.35	26.88	81	-1.21	11.23	4	38.01	7.29	93	5.42	13.94	26
Noncore funding	33.01	-14.79	93	1.52	-12.18	66	-36.71	6.59	4	6.59	10.67	50	-19.23	-3.35	31

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	1,584,718	1,605,293	1,538,832	1,694,401	924,522
Commit: Secured commercial real estate loans	389,363	378,266	362,014	367,009	241,365
Commit: Unsecured real estate loans	12,997	42,565	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	43,957	52,364	52,212	53,538	37,256
Commercial and similar letters of credit	958	800	873	765	321
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	986,414	1,007,640	519,932	390,702	396,918
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	9.98	22.78	8	11.13	22.01	11	13.64	23.52	16	14.70	24.05	21	11.18	17.28	19
Standby letters of credit	0.28	0.65	32	0.36	0.71	37	0.46	0.84	42	0.46	0.92	36	0.45	0.40	66
Commercial and similar letters of credit	0.01	0.02	57	0.01	0.02	55	0.01	0.02	58	0.01	0.02	49	0	0.01	72
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0	48
Derivative contracts	6.21	46.30	22	6.99	48.62	19	4.61	68.47	17	3.39	65.81	15	4.80	6.82	48
Interest rate contracts	6.21	32.46	23	6.99	34.36	20	4.61	47.31	18	3.39	43.84	17	4.80	6.72	48
Interest rate futures and forward contracts	0	3.25	12	0	6.21	12	0	10.67	11	0	11.40	13	0	0.28	22
Written options contracts (interest rate)	0	1.41	8	0	2.18	9	0	2.47	10	0	2.16	10	0	0.28	19
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	0.08	41
Interest rate swaps	6.21	20.49	31	6.99	20.83	30	4.61	28.86	20	3.39	26.74	19	4.80	5.41	57
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	0	48
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	19.64	44.98	12	19.90	42.82	15	20.37	45.53	15	28.74	44.93	39	20	25.74	25

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	986,414	1,007,640	519,932	390,702	396,918
Interest rate contracts	986,414	1,007,640	519,932	390,702	396,918
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	986,414	1,007,640	519,932	390,702	396,918
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	986,414	1,007,640	519,932	390,702	396,918
Interest rate contracts	986,414	1,007,640	519,932	390,702	396,918
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	493,207	503,820	259,966	390,702	396,917
One year or less	7,672	11,248	7,598	19,166	0
Over 1 year to 5 years	28,965	32,082	36,540	104,427	181,474
Over 5 years	456,570	460,490	215,828	267,109	215,443
Gross negative fair value (absolute value)	14,163	30,181	11,502	1,938	3,211
Gross positive fair value.....	14,163	30,181	11,502	1,938	3,211
Held for trading.....	0	0	0	0	0
Non-traded.....	14,163	30,181	11,502	1,938	3,211
Current credit exposure on risk-based capital derivative contracts	14,163	30,181	11,502	1,938	3,211
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	99.91	56
Percent of Notional Amount															
Interest rate contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	0.04	44
Foreign exchange contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	0	47
Futures and forwards	0	11.16	7	0	14.05	7	0	13.49	6	0	12.78	8	0	12.76	16
Written options	0	6.28	6	0	8.18	6	0	5.91	6	0	6.60	7	0	9.73	15
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0	49
Over-the-counter	0	5.96	6	0	7.73	7	0	5.10	6	0	5.49	8	0	9.46	15
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	1.44	38
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0	49
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	1.27	39
Swaps	100	74.26	96	100	68.76	96	100	69.75	95	100	70.34	95	100	66.04	90
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	16.18	35
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	16.40	36
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	0	49
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	83.82	64
Interest rate contracts	100	56.71	85	100	53.82	87	100	52.22	88	100	50.60	88	100	83.04	68
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.01	46
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	50	92.53	7	50	91.48	7	50	93.86	7	100	94.47	75	100	87.47	66
One year or less	0.78	27.56	10	1.12	32.05	10	1.46	32.17	9	4.91	32.51	23	0	15.62	13
Over 1 year to 5 years	2.94	27.01	16	3.18	27.06	14	7.03	30.45	20	26.73	31.16	42	45.72	21.68	78
Over 5 years	46.29	29.89	67	45.70	29.56	70	41.51	28.09	67	68.37	28.71	88	54.28	37.90	61
Gross negative fair value (absolute value)	1.44	0.98	74	3	1.55	76	2.21	0.83	93	0.50	0.72	35	0.81	0.50	73
Gross positive fair value	1.44	1.34	60	3	2.23	67	2.21	1.19	87	0.50	0.85	25	0.81	0.92	47
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.04	40	0.02	0.07	43	0.01	0.06	40	0	0.06	15	0	0	57
Gross positive fair value (X)	0.01	0.05	26	0.02	0.09	28	0.01	0.07	28	0	0.06	13	0	0.01	48
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0	37
Non-traded (X)	0.01	0.01	63	0.02	0.02	73	0.01	0.01	68	0	0.01	37	0	0	63
Current credit exposure (X)	0.01	0.04	34	0.02	0.06	35	0.01	0.05	33	0	0.04	20	0	0	61
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.15	0.46	36	0.35	0.85	37	0.13	0.73	36	0.02	0.53	22	0.06	0.05	67

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	93,692	68,660	63,613	59,585	61,540
Gross losses	3,371	666	454	291	151
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	198	358	501	2,819	6,696
Net losses	3,173	308	-47	-2,528	-6,545
Provision for loan and lease losses	-25,500	23,500	5,000	1,500	-8,500
Adjustments	0	1,840	0	0	0
Ending balance	65,019	93,692	68,660	63,613	59,585
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
Analysis Ratios																
Provision for loan and lease losses / Average assets	-0.17	-0.09	28	0.18	0.51	13	0.04	0.15	20	0.02	0.14	15	-0.10	0.11	1	
Provision for loan and lease losses / Average loans and leases	-0.32	-0.16	26	0.29	0.82	12	0.07	0.24	20	0.03	0.24	15	-0.18	0.16	1	
Provision for loan and lease losses / Net loan and lease losses	-803.66	-105.48	10	7,629.87	487.86	97	-10,638.30	130.58	0	-59.34	134.68	4	129.87	110.75	54	
Allowance for loan and lease losses / Total loans and leases not held for sale	0.82	1.23	18	1.12	1.58	23	0.91	0.83	58	0.82	0.90	40	1.23	0.95	80	
Allowance for loan and lease losses / Total loans and leases	0.82	1.20	21	1.12	1.55	24	0.91	0.81	58	0.82	0.89	42	1.23	0.94	81	
Allowance for loan and lease losses / Net loans and leases losses (X)	20.49	21.39	66	304.19	11.58	98		8.03			7.54				16.23	
Allowance for loan and lease losses / Nonaccrual assets	943.12	364.13	90	653.04	299.17	89	1,301.12	218.72	95	318.85	214.03	82	556.04	270.69	89	
ALLL / 90+ days past due + nonaccrual loans and leases	943.12	287.08	95	653.04	244.34	94	1,301.12	151.73	97	318.85	160.51	88	552.07	232.03	91	
Gross loan and lease losses / Average loans and leases	0.04	0.19	13	0.01	0.34	3	0.01	0.28	3	0	0.30	2	0	0.16	6	
Recoveries / Average loans and leases	0	0.08	4	0	0.07	6	0.01	0.08	9	0.05	0.09	33	0.14	0.06	87	
Net losses / Average loans and leases	0.04	0.11	33	0	0.27	4	0	0.21	5	-0.04	0.22	4	-0.14	0.10	2	
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	48	
Recoveries / Prior year-end losses	29.73	34.67	51	78.85	33.98	92	172.16	36.22	95	1,866.89	41.30	99	2,813.45	50.41	99	
Earnings coverage of net loan and lease losses (X)	85.77	39.72	79	886.43	22.91	97	-6,299.45	24.40	0	-84.10	21.75	5	-27.55	0.97	17	
Net Loan and Lease Losses By Type																
Real estate loans	0	0.02	32	-0.01	0.04	14	0	0.01	31	-0.04	0.02	7	-0.16	0.02	2	
Real estate loans secured by 1-4 family	-0.02	-0.02	35	-0.05	0.01	10	-0.04	0.01	10	-0.03	0.01	15	-0.07	0.03	5	
Revolving	-0.04	-0.07	41	-0.07	0.01	16	-0.01	0.02	29	-0.11	0.03	11	-0.07	0.03	8	
Closed-end	-0.02	-0.01	32	-0.05	0	8	-0.05	0	8	-0.01	0.01	23	-0.07	0.02	4	
Commercial real estate loans	0	0.04	24	0	0.07	10	0	0.01	46	-0.04	0.01	8	-0.18	0.01	2	
Construction and land development	-0.09	0	7	-0.01	0	31	-0.01	-0.01	37	-1.96	-0.03	0	-7.74	-0.04	1	
1-4 family	0	0	57	0	0	59	0	0	55	-1.79	-0.01	0	-0.13	0	4	
Other	-0.09	0	6	-0.01	0	27	-0.01	-0.01	33	-0.17	-0.02	5	-7.61	-0.04	1	
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58	0	0	53	
Nonfarm nonresidential	0	0.05	22	0	0.11	8	0	0.02	47	0	0.02	35	-0.01	0.02	30	
Owner-occupied	0	0.01	27	0	0.02	26	0	0.01	57	0	0.01	34	-0.01	0.01	23	
Other	0	0.04	35	0	0.08	11	0	0.01	40	0	0.01	44	0	0.01	49	
Real estate loans secured by farmland	0	0	54	0	0.02	46	-0.01	0.01	14	-0.01	0	17	-0.01	0	10	
Commercial and industrial loans	0.39	0.17	83	0.04	0.47	14	0.01	0.37	7	0.02	0.31	12	-0.01	0.18	18	
Loans to individuals	0.15	0.71	14	0.62	1.13	40	0.01	1.17	2		1.16			0.78		
Credit card loans		1.84			2.92			3.11			2.92			1.60		
Agricultural loans	0.03	0.02	77	0	0.19	35	0	0.08	37	0	0.15	38	0	0.06	41	
Loans to foreign governments and institutions		0			0			0			0					
Other loans and leases	0	0.10	32	0	0.15	25	0.08	0.15	53	0	0.14	28	0	0.27	29	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	2,459		3,066		1,653		5,290		1,214						
90+ days past due loans and leases	0		0		0		0		77						
Nonaccrual loans and leases	6,894		14,347		5,277		19,951		10,716						
Total past due and nonaccrual loans and leases	9,353		17,413		6,930		25,241		12,007						
Restructured 30–89 days past due	0		0		243		0		0						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	0		0		244		3,509		4,200						
Total restructured loans and leases	0		0		487		3,509		4,200						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	5,293		2,159		3,112		3,594		4,809						
Other real estate owned	0		3,392		4,889		420		4,527						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.03	0.32	3	0.04	0.39	3	0.02	0.43	3	0.07	0.44	7	0.03	0.32	4
90+ days past due loans and leases	0	0.10	10	0	0.12	9	0	0.15	8	0	0.17	5	0	0.04	34
Nonaccrual loans and leases	0.09	0.46	9	0.17	0.66	9	0.07	0.51	6	0.26	0.54	16	0.22	0.46	18
90+ days past due and nonaccrual loans and leases	0.09	0.62	3	0.17	0.85	4	0.07	0.71	3	0.26	0.75	10	0.22	0.55	15
30–89 days past due restructured	0	0.01	21	0	0.01	16	0	0.01	45	0	0.02	12	0	0.01	25
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0	41
Nonaccrual restructured	0	0.10	2	0	0.13	3	0	0.14	11	0.05	0.16	20	0.09	0.10	51
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	48
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.03	0.32	3	0.04	0.40	3	0.02	0.43	3	0.07	0.44	6	0.03	0.32	4
90+ days past due assets	0	0.10	9	0	0.12	8	0	0.15	6	0	0.18	5	0	0.04	34
Nonaccrual assets	0.09	0.47	9	0.17	0.67	9	0.07	0.53	4	0.26	0.57	16	0.22	0.47	18
30+ days past due and nonaccrual assets	0.12	0.97	2	0.21	1.29	1	0.09	1.19	1	0.33	1.26	5	0.25	0.89	7
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.04	0.36	4	0.10	0.52	6	0.05	0.44	3	0.17	0.48	13	0.13	0.40	12
90+ days past due and nonaccrual assets + other real estate owned	0.04	0.37	3	0.12	0.55	6	0.09	0.48	7	0.18	0.52	12	0.19	0.48	16
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.08	0.41	6	0.14	0.60	7	0.12	0.53	10	0.21	0.60	12	0.24	0.63	13
Allowance for loan and lease losses	18.74	62.64	9	21.24	66.66	7	19.69	115.41	5	37.67	118.28	9	33.65	100.14	11
Equity capital + allowance for loan and lease losses	0.57	3.60	3	0.95	4.97	6	0.66	4.28	7	1.25	4.79	10	1.78	5.57	8
Tier 1 capital + allowance for loan and lease losses	0.83	4.30	5	1.42	6.05	6	0.98	5.65	6	1.91	6.16	10	1.94	6.11	10
Loans and leases + other real estate owned	0.15	0.71	6	0.24	0.97	6	0.18	0.85	7	0.31	0.96	7	0.41	0.86	18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30-89 days past due.....	0.03	0.26	6	0.01	0.39	3	0.01	0.38	4	0.06	0.42	5	0.01	0.29	5
	90+ days past due	0	0.12	15	0	0.16	14	0	0.16	13	0	0.22	12	0	0.05	42
	Nonaccrual.....	0.08	0.52	10	0.16	0.76	10	0.06	0.46	11	0.18	0.57	17	0.25	0.43	28
Commercial and industrial	30-89 days past due.....	0.10	0.24	30	0.15	0.23	48	0.11	0.31	22	0.19	0.30	39	0.19	0.27	60
	90+ days past due	0	0.04	18	0	0.03	16	0	0.05	14	0	0.05	11	0	0.01	32
	Nonaccrual.....	0.21	0.57	23	0.21	0.75	17	0.14	0.83	15	0.93	0.76	65	0.05	0.60	14
Individuals	30-89 days past due.....	0	0.63	6	0	0.83	4	0	0.83	5	0	0.84	5	0.01	0.69	11
	90+ days past due	0	0.09	17	0	0.14	19	0	0.17	16	0	0.16	15	0	0.03	29
	Nonaccrual.....	0	0.17	11	0	0.28	9	0	0.17	11	0.53	0.23	84	0.07	0.21	45
Depository institution loans	30-89 days past due.....		0.01			0			0			0				0
	90+ days past due		0			0			0			0				0
	Nonaccrual.....		0			0			0			0				0
Agricultural	30-89 days past due.....	0	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27	0	0.15	35
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	43	0	0	45
	Nonaccrual.....	0	0.70	27	0.22	0.49	58	0	0.67	22	0.02	0.75	47	0.11	0.31	68
Foreign governments	30-89 days past due.....		0.50			0			0.07			0.01				
	90+ days past due		0			0			0			0				
	Nonaccrual.....		0.15			0.09			0.03			0.06				
Other loans and leases	30-89 days past due.....	0	0.12	16	0	0.18	15	0	0.20	14	0	0.17	12	0	0.12	27
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0	44
	Nonaccrual.....	0	0.09	21	0	0.15	19	0.40	0.13	87	0	0.14	17	0	0.06	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		0.25	0.46	31	0.16	0.65	9	0.10	0.67	5	0.05	0.71	3	0.01	0.56	3
1–4 family	30–89 days past due	0	0.24	18	0	0.33	16	0	0.31	14	0	0.46	14	0	0.06	22
	90+ days past due	0.35	0.71	27	0.22	0.89	13	0.26	0.73	16	0.71	0.86	50	0.62	0.65	52
Revolving	30–89 days past due	0	0.28	9	0	0.48	5	0	0.45	5	0	0.50	5	0.11	0.29	32
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.02	35
	Nonaccrual	0.21	1.18	25	0.21	1.13	20	0.40	1	30	0.37	1.17	26	1.45	0.42	90
Closed-end	30–89 days past due	0.31	0.49	40	0.19	0.65	14	0.12	0.70	9	0.06	0.75	4	0	0.63	3
	90+ days past due	0	0.26	18	0	0.38	17	0	0.35	16	0	0.53	16	0	0.06	24
	Nonaccrual	0.38	0.67	35	0.22	0.87	14	0.23	0.70	17	0.80	0.84	53	0.53	0.68	46
Junior lien	30–89 days past due	0.02	0.01	78	0.09	0.02	95	0.06	0.02	86	0	0.03	9	0	0.03	12
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	36
	Nonaccrual	0.17	0.03	95	0.12	0.04	86	0.03	0.04	40	0.54	0.06	97	0.13	0.04	85
Commercial real estate	30–89 days past due	0.01	0.15	11	0	0.26	4	0	0.18	10	0.06	0.17	23	0.01	0.15	14
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.03	20	0	0.02	65
	Nonaccrual	0.06	0.38	16	0.17	0.62	19	0.04	0.23	17	0.08	0.28	24	0.12	0.33	27
Construction and development	30–89 days past due	0	0.17	17	0	0.28	11	0	0.28	12	0	0.21	10	0	0.18	20
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.01	42
	Nonaccrual	0	0.20	15	0	0.41	11	0	0.20	12	0	0.19	12	0	0.21	18
1–4 family	30–89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.06	25	0	0.05	33
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	46
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.04	35
Other	30–89 days past due	0	0.13	21	0	0.22	13	0	0.20	15	0	0.13	14	0	0.08	26
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.01	44
	Nonaccrual	0	0.16	18	0	0.35	12	0	0.17	14	0	0.15	15	0	0.12	25
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0	0.08	19	0	0.10	18	0	0.04	35
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0	45
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.05	21	0	0.08	23	0.03	0.05	71
Nonfarm non-residential	30–89 days past due	0.01	0.13	20	0	0.23	6	0	0.14	12	0.07	0.17	26	0.01	0.14	22
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0	0.03	21	0	0.02	67
	Nonaccrual	0.07	0.45	15	0.19	0.80	16	0.05	0.28	14	0.09	0.30	21	0.13	0.40	29
Owner Occupied	30–89 days past due	0.01	0.04	34	0	0.07	8	0	0.07	17	0.06	0.09	40	0.01	0.06	36
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0	0.01	35
	Nonaccrual	0.07	0.17	34	0.19	0.27	41	0.04	0.16	25	0.04	0.17	22	0.06	0.16	33
Other	30–89 days past due	0	0.08	14	0	0.14	11	0	0.07	9	0.01	0.07	24	0	0.06	19
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.01	81
	Nonaccrual	0	0.23	7	0	0.44	5	0.01	0.10	19	0.05	0.13	42	0.08	0.16	52
Farmland	30–89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	0	0.25	23	0	0.10	34
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0	45
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	1.23	1.23	68	1.66	0.44	84
Credit card	30–89 days past due		0.81			0.95			1.19			1.22			0.83	
	90+ days past due		0.45			0.63			0.78			0.73			0.22	
	Nonaccrual		0.10			0.05			0.11			0.09			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,209,903	1,211,780	1,298,792	1,293,669	573,453										
Retained earnings	875,568	760,861	682,692	575,805	494,361										
Accumulated other comprehensive income (AOCI)	-3,968	35,349	12,614	-18,284	1,452										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,081,503	2,007,990	1,994,098	1,851,190	1,069,266										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	679,037	685,325	692,333	703,246	119,604										
Accumulated other comprehensive income-related adjustments	-3,968	35,349	12,614	-18,284	1,452										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,406,434	1,287,316	1,289,151	1,166,228	948,210										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,406,434	1,287,316	1,289,151	1,166,228	948,210										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	25,000	25,000	25,000	25,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	25,000	25,000	25,000	25,000										
Less: Additional tier 1 capital deductions	0	0	0	0	41										
Additional tier 1 capital	0	25,000	25,000	25,000	24,959										
Tier 1 Capital	1,406,434	1,312,316	1,314,151	1,191,228	973,169										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	73,019	102,692	77,619	72,572	65,891										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	73,019	102,692	77,619	72,572	65,891										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	73,019	102,692	77,619	72,572	65,891										
Exited advanced approach tier 2 capital															
Total capital	1,479,453	1,415,008	1,391,770	1,263,800	1,039,060										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	16,005,842	13,945,932	11,354,766	11,549,089	8,311,642										
Less: Deductions from common equity tier 1 capital	679,037	685,325	692,333	703,246	119,645										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	15,326,805	13,260,607	10,662,433	10,845,843	8,191,997										
Total risk-weighted assets	9,464,576	8,715,728	8,695,634	8,941,039	5,769,670										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	14.86	12.37	83	14.77	12.35	83	14.83	12.11	84	13.04	12.09	73	16.43	11.95	90
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0	50
Tier 1 capital, column A	14.86	13.11	77	15.06	13.08	81	15.11	12.78	83	13.32	12.85	68	16.87	12.68	88
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0	50
Total capital, column A	15.63	14.91	67	16.24	15.23	72	16.01	14.36	78	14.13	14.45	57	18.01	14.15	89
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0	50
Tier 1 leverage	9.18	8.98	62	9.90	9.13	75	12.33	9.76	92	10.98	9.71	84	11.88	10.04	85
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			58			159			65			54				67	-63.52	-55.04
Other insurance activities income			58			159			65			54				67	-63.52	-55.04
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			251,570			226,818			226,281			220,758				146,486	10.91	86.65

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0	47		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			25				
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			0				
Insurance activities revenue / Adjusted operating income	0.01	0.36	35	0.03	0.41	42	0.01	0.47	32	0.01	0.47	33	0.02	0.44	48		
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	0.01	47		
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			60				
Other premium income / Total premium income	67.01			61.77			65.09			55.46			40				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0	47		
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			31.81				
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99							
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			136.34				
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.15			0.17			0				
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	17.10	12	69	16.13	11.03	69	16.36	11.51	69	17.59	10.22	76	14.18	14.86	46		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	0	49		

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.66			0.87			1.25			1.17				0
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97				0.84
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29				
Commercial and industrial loans		0.79			0.64			0.29			1.53				4.38
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....		6.83			-2.40			22.48			7.24				22.03
Total selected assets.....		9.48			2.04			12.40			3.24				-5.54
Deposits		0.73			3.46			10.36			5				-22.72

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
	Dollar Amount in Thousands					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....							
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....							
Seller's interest carried as securities and loans							
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0		
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	130,582	218,745	107,521	79,024	58,220	-40.30	160.03
Dividends	129,000	217,000	106,000	77,800	57,000	-40.55	163.27
Interest	30	15	22	14	9	100.00	275.00
Management and service fees	342	520	289	0	0	-34.23	
Other income	1,210	1,210	1,210	1,210	1,211	0.00	0.00
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	130,582	218,745	107,521	79,024	58,220	-40.30	160.03
Securities gains (losses)	0	0	0	0	0		
Other operating income	6	17	30	27	20	-64.71	-62.50
Total operating income	130,588	218,762	107,551	79,051	58,240	-40.31	159.96
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	8,088	8,726	9,158	7,495	6,145	-7.31	34.76
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	8,088	8,726	9,158	7,495	6,145	-7.31	34.76
Income (loss) before taxes	122,500	210,036	98,393	71,556	52,095	-41.68	176.95
Applicable income taxes (credit)	-1,922	-2,059	-2,249	-1,846	-2,063		
Extraordinary items					0		
Income before undistributed income of subsidiaries	124,422	212,095	100,642	73,402	54,158	-41.34	169.10
Equity in undistributed income of subsidiaries	88,099	-34,936	107,185	78,601	50,253		59.62
Bank subsidiaries	88,099	-34,936	107,185	78,601	50,253		59.62
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	212,521	177,159	207,827	152,003	104,411	19.96	109.53
Memoranda							
Bank net income	217,099	182,064	213,185	156,401	107,253	19.24	108.36
Nonbank net income	0	0	0	0	0		
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,038,948	96.77	1,990,166	96.66	2,003,692	97.94	1,865,609	1,084,332	2.45	102.85
Common and preferred stock		2,038,948	96.77	1,990,166	96.66	2,003,692	97.94	1,865,609	1,084,332	2.45	102.85
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		0	0	774	0.04	774	0.04	774	774	-100.00	-100.00
Common and preferred stock		0	0	774	0.04	774	0.04	774	774	-100.00	-100.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		61,453	2.92	55,644	2.70	31,054	1.52	22,050	19,217	10.44	246.29
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		1,272	0.06	1,386	0.07	1,505	0.07	1,606	1,282	-8.23	-5.07
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		5,273	0.25	10,875	0.53	8,737	0.43	7,198	5,430	-51.51	7.74
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,106,946	100.00	2,058,845	100.00	2,045,762	100.00	1,897,237	1,111,035	2.34	104.57
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		25,443	1.21	25,062	1.22	25,853	1.26	20,228	15,959	1.52	92.04
Balance due to subsidiaries and related institutions		0	0	25,793	1.25	25,811	1.26	25,819	25,810	-100.00	-100.00
Total liabilities		25,443	1.21	50,855	2.47	51,664	2.53	46,047	41,769	-49.97	-34.85
Equity Capital		2,081,503	98.79	2,007,990	97.53	1,994,098	97.47	1,851,190	1,069,266	3.66	110.07
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		1,209,903	57.42	1,211,780	58.86	1,298,792	63.49	1,293,669	573,453	-0.15	127.77
Common surplus		0	0	0	0	0	0	0	0	0	
Retained earnings		875,568	41.56	760,861	36.96	682,692	33.37	575,805	494,361	15.08	94.79
Accumulated other comprehensive income		-3,968	-0.19	35,349	1.72	12,614	0.62	-18,284	1,452		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		2,106,946	100.00	2,058,845	100.00	2,045,762	100.00	1,897,237	1,111,035	2.34	104.57
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	25,774	1.25	25,774	1.26	25,774	25,774	-100.00	-100.00
Notes payable to subsidiaries that issued TPS		0	0	25,000	1.21	25,000	1.22	25,000	25,000	-100.00	-100.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	10.30	11.94	40	8.90	7.29	68	10.72	9.68	65	11.01	10.40	57	9.84	8.67	66
Bank net income / Average equity investment in banks	10.79	11.80	48	9.20	7.45	66	10.99	10.51	61	11.24	11.19	55	10.09	9.11	66
Nonbank net income / Average equity investment in nonbanks	0	13.12	16	0	9.75	17	0	7.89	17	0	7.10	17	0	9.81	17
Subsidiary HCs net income / Average equity investment in sub HCs	10.11				7.01			8.55			8.78			8.81	
Bank net income / Parent net income	102.15	96.79	57	102.77	88.16	48	102.58	82.22	51	102.89	82.56	52	102.72	104.64	37
Nonbank net income / Parent net income	0	3.40	15	0	3.59	14	0	5.93	10	0	3.78	11	0	1.13	22
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			90.33	
Leverage															
Total liabilities / Equity capital	1.22	16.81	14	2.53	20.06	16	2.59	20.43	15	2.49	20.88	16	3.91	11.14	30
Total debt / Equity capital	0	11.71	11	0	14.41	10	0	14.31	13	0	14.69	15	0	4.62	26
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.63	8	1.25	16.67	16	1.25	16.36	15	1.35	17.10	16	2.34	9.36	28
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.77	11	0	14.68	10	0	14.56	13	0	15.14	15	0	4.64	26
Total debt / Equity capital – excess over fair value	0	11.81	11	0	14.52	10	0	14.51	13	0	14.81	15	0	4.62	26
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	4.39	27
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0	46
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0	46
Long-term debt / Consolidated long-term debt		39.86		0	34.67	10	0	28.44	13	0	28.63	14	0	17.83	25
Double Leverage															
Equity investment in subs / Equity capital	97.96	103.22	19	99.15	102.81	26	100.52	103.22	39	100.82	103.10	42	101.48	105.17	40
Total investment in subs / Equity capital	97.96	108.40	11	99.15	110.16	15	100.52	111.07	27	100.82	112.48	29	101.48	105.55	40
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.20	0.29	18	-0.10	0.47	26	0.05	0.36	39	0.10	0.35	43	0.15	0.56	40
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82		0.10	1.22	10	0.19	1.22	12	0.35	1.91	11
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	130.13	152.85	47	212.86	136.59	85	104.87	177.68	24	108.79	162.34	28	96.49	96.31	42
Cash from ops + noncash items + op expense / Op expense + dividend	140.79	154.48	50	214.53	147.24	77	114.44	190.27	24	117.04	174.91	26	104.57	100.80	53
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	108.44	98.54	64	128.21	134.08	59	114.04	116.34	54	108.80	103.19	62	107.11	101.42	57
Pretax operating income + interest expense / Interest expense		1,835.33			2,016.32			1,968.54			2,898.75			1,955.22	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	65,960.22	1,770.77	98	38,219.06	1,539.23	98	9,949.15	1,632.83	95	7,852.55	1,369.37	95	7,840.71	1,082.59	93
Dividends + interest from subsidiaries / Interest expense + dividends	131.91	174.12	39	222.20	150.43	82	105.03	210.80	20	110.84	188.90	23	95.84	107.07	37
Fees + other income from subsidiaries / Salary + other expenses	19.19	11.92	73	19.83	13.95	70	16.37	16.52	66	16.14	16.08	67	19.71	6.15	85
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93			71.32	
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.89	3.44	49	1.94	3.85	44	0.61	2.64	40	0.40	2.61	37	0.59	1.68	51
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0	
Nonaccrual		0.92			1.03			0.54			6.54			0.46	
Total		1.09			1.13			0.58			6.78			0.46	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0	50
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	2.66	14	0	5.62	12	0	5.50	12	0	0.15	27
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0	49

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	78.61	66.37	64	46.05	81.10	24	100.30	57.84	83	95.64	57.26	82	109.83	100.86	72
Dividends declared / Net income	46.03	28.27	86	55.13	42.29	70	48.57	33.08	80	46.19	27.33	86	56.97	32.32	82
Net income – dividends / Average equity.....	5.56	8.62	24	3.99	4.14	49	5.51	6.46	38	5.93	7.33	33	4.23	5.74	30
Percent of Dividends Paid															
Dividends from bank subsidiaries	131.88	155.92	44	222.19	132.17	78	105.01	178.13	29	110.82	157.73	31	95.83	106.72	33
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	0	7.53	19	0	7.13	23	0	2.37	25
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	0	48
Dividends from all subsidiaries	131.88	203.53	35	222.19	174.85	74	105.01	260.40	16	110.82	215.26	17	95.83	114.69	30
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	59.42	45.96	60	119.19	60.28	94	49.72	66.55	33	49.74	60.71	40	53.15	35.18	70
Interest income from bank subsidiaries.....	0.01	0.11	59	0.01	0.36	47	0.01	0.54	47	0.01	0.52	44	0.01	0.14	59
Management and service fees from bank subsidiaries	0.16	0.88	78	0.29	1.47	75	0.14	1.55	74	0	1.88	36	0	0.94	41
Other income from bank subsidiaries.....	0.56	0	96	0.66	0	96	0.57	0	97	0.77	0	95	1.13	0	96
Operating income from bank subsidiaries	60.15	51.33	60	120.15	62.88	89	50.44	69.36	30	50.53	63.43	40	54.28	41.35	66
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63			56.39			82.95			51.40			129.02	
Interest income from nonbank subsidiaries.....		2.44			7.38			20.25			18.56			0.63	
Management and service fees from nonbank subsidiaries		0.37			0.86			1.92			2.96			0.60	
Other income from nonbank subsidiaries.....		0.07			0.16			1.06			0.15			0.08	
Operating income from nonbank subsidiaries		87.22			79.84			150.41			99.33			153.75	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			58.43	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			0.07	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			-0.14	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			58.36	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.78	74.16	63	99.19	69.76	76	98.56	67.32	72	98.42	65.18	70	97.87	67.33	61
Interest income from bank subsidiaries.....	0.02	0.23	57	0.01	0.63	42	0.02	0.80	44	0.02	0.92	45	0.02	1.07	58
Management and service fees from bank subsidiaries	0.26	1.44	76	0.24	1.87	75	0.27	1.81	75	0	2.01	37	0	2.14	41
Other income from bank subsidiaries.....	0.93	0.02	94	0.55	0.04	92	1.13	0.03	93	1.53	0.02	94	2.08	0.01	96
Operating income from bank subsidiaries	100	83.13	87	99.99	82.20	88	99.97	78.80	91	99.97	74.20	83	99.97	79.76	82
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	0	2.65	19	0	2.57	23	0	1.78	27
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	0	46
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0	46
Operating income from nonbank subsidiaries	0	4.67	14	0	4.70	16	0	7.29	11	0	7.64	14	0	3.09	22
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	0	47
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			886.47	
Loans and advances from subsidiaries / Total debt		26.38			27.08			28.33			26.53			74.60	